

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re the Application of:	)	<b>Customer No.:</b>	49,637
	)		
Richard Marc LIBMAN	)	<b>Confirmation No.:</b>	6844
	)		
Serial No.: 09/592,086	)	<b>Group Art Unit:</b>	3688
	)		
Filed: June 12, 2000	)	<b>Examiner:</b>	Alvarez, Raquel
	)		
For: METHOD AND APPARATUS	)	<b>Attorney Docket No.:</b>	LPL-0008 P3
FOR PREPARING CLIENT	)		
COMMUNICATIONS	)		
INVOLVING FINANCIAL	)		
PRODUCTS AND SERVICES	)		

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**INFORMATION DISCLOSURE STATEMENT  
UNDER 37 CFR § 1.97(c)**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

Under 37 CFR § 1.97(c) and 37 CFR § 1.56, Applicant is submitting references here that have come to Applicant's attention and may be of background interest to the above-referenced pending application. The accompanying Forms PTO-1449 list all those references. Except for U.S. patents and U.S. patent publication applications, Applicant is submitting copies of the listed items. If the Examiner would like copies of the U.S. patents and U.S. patent publication applications as well, she is respectfully requested to advise the undersigned. Applicant respectfully requests the Examiner to consider the references cited here and to initial the left-most column of the enclosed Forms PTO-1449, adjacent each reference, and return a copy for the Applicant's records. Applicant also requests that all these references are cited on the face of any patent that ultimately issues from this application.

Application No.: 09/592,086

This information disclosure statement should not be construed as a representation that more material information does not exist or that an exhaustive search of the relevant art has been made. Nor does this information disclosure statement constitute an admission by Applicant or Applicant's representatives that the information provided here is necessarily prior art to Applicant's invention. Moreover, Applicant believes that the claimed inventions are distinct and reserves the right to establish patentability of the claimed inventions over the references listed should they be asserted against Applicant's claims.

The Commissioner is authorized to charge any fees required by the filing of these papers, and to credit any overpayment to our Deposit Account No. **50-3102**.

Respectfully submitted,

BERRY & ASSOCIATES P.C.

Dated: May 16, 2008

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